

**AMENDMENTS TO THE CLAIMS:**

*This listing of claims will replace all prior versions, and listings, of claims in the application:*

1. (Currently amended) A heat treatable coated article including a multi-layer coating supported by a glass substrate, wherein the coating comprises:

at least one infrared (IR) reflecting layer supported by at least the glass substrate;

an overcoat located over at least the IR reflecting layer for protecting at least the IR reflecting layer, wherein the overcoat comprises an outer layer comprising silicon nitride and an underlayer comprising chromium oxide, wherein the outer layer and the underlayer of the overcoat are in direct contact with one another, with the outer layer being provided over the underlayer;

a contact layer comprising an oxide of at least Ni and/or an oxide of Cr provided between the IR reflecting layer and the overcoat, said IR reflecting layer being sandwiched between and contacting each of said contact layer comprising the oxide of at least Ni and a layer comprising zinc oxide; and

wherein the coating comprises first and second IR reflecting layers each comprising Ag, wherein the first and second IR reflecting layers are both located under the overcoat.

2. (Original) The coated article of claim 1, wherein the coated article is heat treated.

3. (Original) The coated article of claim 1, wherein in the overcoat the outer layer is at least two times as thick as the underlayer.

4. (Original) The coated article of claim 1, wherein in the overcoat the outer layer is at least three times as thick as the underlayer.

5. (Original) The coated article of claim 1, wherein the coated article has a visible transmission of at least 70%, and wherein the outer layer of the overcoat comprising silicon nitride further includes aluminum.

6. (Original) The coated article of claim 1, wherein the overcoat consists of the outer layer and the underlayer.

7. (Canceled)

8. (Currently amended) A heat treatable coated article including a multi-layer coating supported by a glass substrate, wherein the coating comprises:

at least one infrared (IR) reflecting layer supported by at least the glass substrate;

an overcoat located over at least the IR reflecting layer for protecting at least the IR reflecting layer, wherein the overcoat comprises an outer layer comprising silicon nitride and an underlayer comprising chromium oxide, wherein the outer layer and the underlayer of the overcoat are in direct contact with one another, with the outer layer being provided over the underlayer; and

a contact layer comprising an oxide of nickel and/or an oxide of chrome located directly between and contacting the IR reflecting layer and the underlayer comprising chromium oxide, and wherein said IR reflecting layer is sandwiched between and contacts each of said contact

layer comprising the oxide of nickel and/or the oxide of chrome and a layer comprising zinc oxide.

9. (Previously presented) The coated article of claim 8, wherein the coating comprises first and second IR reflecting layers each comprising Ag, wherein the first and second IR reflecting layers are both located under the overcoat.

10. (Previously presented) A heat treatable coated article including a multi-layer coating supported by a glass substrate, wherein the coating comprises:

at least one infrared (IR) reflecting layer supported by at least the glass substrate;  
an overcoat located over at least the IR reflecting layer for protecting at least the IR reflecting layer, wherein the overcoat comprises an outer layer comprising silicon nitride and an underlayer comprising chromium oxide, wherein the outer layer and the underlayer of the overcoat are in direct contact with one another, with the outer layer being provided over the underlayer; and

wherein the IR reflecting layer is sandwiched between and contacting each of a layer comprising an oxide of nickel and/or an oxide of chrome and a layer comprising zinc oxide.

11. (Canceled)

12. (Currently amended) A coated article including a multi-layer coating supported by a glass substrate, wherein the coating comprises:

at least one infrared (IR) reflecting layer comprising silver; and

an overcoat located over at least the IR reflecting layer for protecting at least the IR reflecting layer, wherein the overcoat comprises an outer layer comprising silicon nitride and an underlayer comprising a metal (M) oxide and/or a metal (M) oxynitride, where the metal (M) is at least one of Nb, Hf, Ta, or a combination thereof, and wherein the underlayer does not contact any IR reflecting layer comprising silver in the coating; and

wherein the IR reflecting layer comprising silver is sandwiched between and contacts each of a layer comprising an oxide of nickel and/or an oxide of chrome and a layer comprising zinc oxide.

13. (Original) The coated article of claim 12, wherein the coated article is heat treated.

14. (Original) The coated article of claim 12, wherein in the overcoat the outer layer is at least two times as thick as the underlayer.

15. (Original) The coated article of claim 12, wherein in the overcoat the outer layer is at least three times as thick as the underlayer.

16. (Original) The coated article of claim 12, wherein the coated article has a visible transmission of at least 70%, and wherein the outer layer of the overcoat comprising silicon nitride further includes aluminum.

17. (Original) The coated article of claim 12, wherein the overcoat consists of the outer layer and the underlayer.

18. (Canceled)

19. (Canceled)

20. (Original) The coated article of claim 12, wherein the coating comprises first and second IR reflecting layers each comprising Ag, wherein the first and second IR reflecting layers are both located under the overcoat.

21. (Previously presented) A heat treatable coated article including a multi-layer coating supported by a glass substrate, wherein the coating comprises:

at least one infrared (IR) reflecting layer;

an overcoat located over at least the IR reflecting layer for protecting at least the IR reflecting layer, wherein the overcoat comprises an outer layer comprising silicon nitride and an underlayer comprising a metal (M) oxide and/or a metal (M) oxynitride, where the metal (M) is at least one of Nb, Hf, Ta, or a combination thereof; and

wherein the IR reflecting layer is sandwiched between and contacting each of (a) a layer comprising an oxide of nickel and/or an oxide of chrome, and (b) a layer comprising zinc oxide.

22. (Currently amended) A heat treatable coated article including a multi-layer coating supported by a glass substrate, wherein the coating comprises:

at least one infrared (IR) reflecting layer;

an overcoat located over at least the IR reflecting layer for protecting at least the IR reflecting layer, wherein the overcoat comprises an outer layer comprising silicon nitride and an underlayer comprising a metal (M) oxide and/or a metal (M) oxynitride, where the metal (M) is at least one of Nb, Hf, Ta, or a combination thereof; and

wherein the IR reflecting layer comprises material selected from the group consisting of one or more of NiCr, Nb, and NbCr, and

wherein the IR reflecting layer is located between the underlayer of the overcoat and another layer comprising silicon nitride.

23. (Currently amended) The coated article of claim 21, ~~A heat treatable coated article including a multi-layer coating supported by a glass substrate, wherein the coating comprises: at least one infrared (IR) reflecting layer; an overcoat located over at least the IR reflecting layer for protecting at least the IR reflecting layer, wherein the overcoat comprises an outer layer comprising silicon nitride and an underlayer comprising a metal (M) oxide and/or a metal (M) oxynitride, where the metal (M) is at least one of Nb, Hf, Ta, or a combination thereof; and wherein the metal (M) comprises Nb, and wherein the outer layer comprising silicon nitride is the outermost layer of the coating.~~

24. (Original) The coated article of claim 12, wherein the metal (M) comprises Hf.

25-32. (Canceled)

33. (Currently amended) The coated article of claim ~~[[26]]~~ 21, wherein the underlayer ~~which comprises the metal (M) oxide comprises at least one~~ is selected from the group consisting of  $\text{Cr}_2\text{O}_3$ ,  $\text{Nb}_2\text{O}_5$ ,  $\text{Hf}_2\text{O}_3$ ,  $\text{Ta}_2\text{O}_5$ , and/or a combination of one or more of these materials, and wherein the underlayer is at least partially nitrified so as to form an oxynitride.

34. (Canceled)

35. (New) The coated article of claim 10, wherein the IR reflecting layer comprises silver.

36. (New) The coated article of claim 10, wherein in the overcoat the outer layer is at least two times as thick as the underlayer.

37. (New) The coated article of claim 10, wherein the coated article has a visible transmission of at least 70%, and wherein the outer layer of the overcoat comprising silicon nitride further includes aluminum.

38. (New) The coated article of claim 10, wherein the overcoat consists of the outer layer and the underlayer.

39. (New) The coated article of claim 21, wherein the IR reflecting layer comprises silver.

40. (New) The coated article of claim 21, wherein in the overcoat the outer layer is at least two times as thick as the underlayer.

41. (New) The coated article of claim 21, wherein the coated article has a visible transmission of at least 70%, and wherein the outer layer of the overcoat comprising silicon nitride further includes aluminum.

42. (New) The coated article of claim 21, wherein the overcoat consists of the outer layer and the underlayer.

43. (New) The coated article of claim 21, wherein the IR reflecting layer comprises at least one of Nb and NiCr.